

**Information to identify the case:**

Debtor 1 **Gary M Lepore Sr.**  
First Name Middle Name Last Name  
Debtor 2 **Rose C Lepore**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court District of New Jersey  
Case number: **19-10750-RG**

Social Security number or ITIN xxx-xx-1681

EIN -----

Social Security number or ITIN xxx-xx-9917

EIN -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary M Lepore Sr.

Rose C Lepore

4/12/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gary M Lepore, Sr.  
 Rose C Lepore  
 Debtors

Case No. 19-10750-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db/jdb +Gary M Lepore, Sr., Rose C Lepore, 228 Windsor Road, Wood Ridge, NJ 07075-1116  
 517965901 +Banfield Pet Hospital, 948 Springfield Rd, Union, NJ 07083-8617  
 517965902 #+Barry I. Siegel, Esq., 631 E Palisade Avenue, Englewood Cliffs, NJ 07632-1803  
 517965903 +Celentano, Stadmauer & Walentowicz, 1035 RT 46 E Ste. B208, Clifton, NJ 07013-2469  
 517965905 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517965907 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517965908 +Hackensack Digestive Disease, 52 1st St, Hackensack, NJ 07601-2045  
 517965909 +Hackensack University Medical, 30 Prospect Avenue, Hackensack, NJ 07601-1915  
 517965912 +New Jersey Endodontics LLC, 190 Moore Street, Hackensack, NJ 07601-7424  
 517965913 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 517965914 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 517965917 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, Po Box 260, Trenton, NJ 08646)  
 517965915 +Santander Bank, PO Box 841002, Boston, MA 02284-1002  
 517965916 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386  
 517965918 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021  
 517965919 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631  
 517965920 +Warren K. Stadtmauer, 150 Clove Road 2nd Floor, Little Falls, NJ 07424-2139  
 517965899 +Woodward Family Limited Partnership Llc, 2600 Thrush Court, Redmond, OR 97756-7323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Apr 13 2019 00:59:02 Charles M. Forman,  
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517965900 +EDI: GMACFS.COM Apr 13 2019 04:23:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 517965904 +Fax: 602-659-2196 Apr 13 2019 01:48:11 Chex System, 7805 Hudson Road, suite 100,  
 Saint Paul, MN 55125-1703  
 517965906 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Apr 13 2019 01:00:24 Exeter Finance Corp.,  
 PO Box 166008, Irving, TX 75016-6008  
 517965910 +EDI: IIC9.COM Apr 13 2019 04:23:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517965911 +EDI: IRS.COM Apr 13 2019 04:23:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 aty\* +Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Apr 12, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS Inc., Asset-backed Certificates, Series 2007-9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michelle Labayen on behalf of Debtor Gary M Lepore, Sr. michelle@labayenlaw.com, benitezgiovanna@gmail.com  
Michelle Labayen on behalf of Joint Debtor Rose C Lepore michelle@labayenlaw.com, benitezgiovanna@gmail.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS Inc., Asset-backed Certificates, Series 2007-9 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRRegion03.NE. ECF@usdoj.gov

TOTAL: 7